



**THE
NAVAJO
NATION**

DEPARTMENT OF NAVAJO VETERANS AFFAIRS
P.O. BOX 430
WINDOW ROCK, ARIZONA 86515
Phone: (928)871-6413 Fax: (928)871-7288

Dr. JOE SHIRLEY, JR.
President

BEN SHELLY
Vice President

***STATEMENT OF
RICHARD K. BEGAY
DISABLED AMERICAN VETERANS
BEFORE THE
SUBCOMMITTEE ON HOUSING & COMMUNITY OPPORTUNITY
UNITED STATES HOUSE OF REPRESENTATIVES***

April 10, 2010

Members of the Subcommittee,
Welcome to the Navajo Nation:

My name is Richard K. Begay, a disabled veteran from the Vietnam War. I served two tours of duty in Southeast Asia, in the 1960s. Our Battalion and Team 1007 provided support services to the Marines and Army Special Forces from Chu Lai, Da Nang and Ke Sanh, South Vietnam. The missions that I participated and the things that I witnessed have caused me severe mental and physical injuries which disabled me for life. Every day I live with constant pains, mostly depended on VAMC medications and counseling. Since my discharged from the active military, we (my family) have been renting from the employers' housing. In 1970s, I applied to VA for Home Loan Guaranty which I qualified, but after I submitted all my paper work and house design to Phoenix VA Home Loan Department, I was informed that (VA) can't help me because the house I wanted built was going to be constructed on the reservation (trust land) and that VA advised me they do not guarantee home loan for Native American Indian Veterans living on their homeland (reservation). The denial was a slapped in the face, which really added more mental/physical pain to my body and mind (PTSD). That day at the VA Home Loan office I threw all the papers away and walked out. To this day, I have not reapplied. Then finally in 1992, with the help of many veterans organization, Congress amended the VA Home Loan Guaranty by passing Public Law 102-547, Native American Veterans Direct Home Loan Program, which authorized VA to make direct home loans to Native American veterans living on trust land. Currently, I am employed as a Senior Planner with the Department of Navajo Veterans Affairs (DNVA) in Window Rock, Arizona. As an employee and receiving disability compensation I know I will not qualify for NAHASDA housing unit so I don't bother to apply.

Based on my personal experience with VA Direct Home Loan in the 1970s, I know the frustration and pain these disabled veterans and their surviving spouses feel when they are denied or told they do not qualify for NAHASDA housing because of their high income which includes their disability compensation or DIC.

So, on behalf of the more than 12,000 Navajo Veterans, I wish to express my appreciation for this opportunity to present the Subcommittee my views for the record on the

pending legislation H.R. 3553, "To exclude from consideration as income under the Native American Housing Assistance and Self-Determination Act of 1996 amounts received by a family from the Department of Veterans Affairs for service-related disabilities of a family". This Act is cited as the "Indian Veterans Housing Opportunity Act of 2009".

H.R. 3553, a bill introduced by Representative Ann Kirkpatrick, will amend Paragraph (9) of section 4 of the Native American Housing Assistance and Self-Determination Act of 1996 (25 U.S.C. 4103(9)) by adding at the end the following new subparagraph: *"(C) Any amounts received by any member of the family as disability compensation under chapter 11 of title 38, United State Code, or dependency and indemnity compensation under chapter 13 of such title."*

The Department of Navajo Veterans Affairs (DNVA) has work with Navajo Housing Authority (NHA) in regards to veterans housing utilizing NAHASDA funding allocations. The DNVA would identify and recommend Navajo veterans to Navajo Housing Authority for screening and qualifying veterans based on NAHASDA criteria and income guidelines. The DNVA has experienced that at least one-third of the recommended veterans or surviving spouses disqualify due to high income, which include their disability compensation or Dependency Indemnity Compensation. Some of the veterans are rated 100 percent disabled due to injuries or disabilities from their active military services and they received, if single, \$2,673 per month (2009), and if married, veteran and spouse, \$2,823 per month (2009). In addition, to VA compensation or DIC they might also receive Social Security benefits. Counting Disability Compensation or Dependency Indemnity Compensation (DIC) as income has disqualified many Navajo veterans and surviving spouses that are in dire need of a safe decent housing. Many veterans are still homeless; some you see in the streets of border towns and others that you might not notice continue to live with their families.

H.R. 3553 will certainly address the critical housing need for disabled Navajo veterans and their widow(s), who up to now have been disqualified. This remind me of my experience with VA home loan, I was penalized for living on trust land, and now these disabled veterans are being penalizes for receiving disability compensation or dependency indemnity compensation because they paid the price for being shot up or disabled while on active military duty. Passage of H.R. 3553 will open up more opportunity for disabled Navajo veterans to qualify for NAHASDA housing project. On behalf of all disabled Navajo Veterans, we urge full support and passage of this legislation.

Madam Chairwoman, this concludes my testimony. Again, welcome to the Navajo Nation and we thank the Subcommittee for its leadership and sponsoring this field hearing.